

Please amend the claims as follows (this listing replaces all prior versions):

1. (currently amended) A method comprising:
receiving a request for a product, from a first terminal, information indicating that one or more products have been pre-paid;
receiving, from the first terminal, a first unique identifier associated with an electronic wallet user identification;
sending the product request and user identification to a database server
adding the one or more pre-paid products to the electronic wallet;
storing the electronic wallet information in a central database;
receiving from the first terminal or a second terminal a second unique identifier and a request to redeem a second product;
verifying that the second unique identifier matches the first unique identifier, and that the second product matches one of the one or more pre-paid products in the electronic wallet;
processing the product request and user identification in conjunction with a set of rules in the database server; and
storing the product request on a device associated with the user identification
sending approval of redemption of the second product to enable a user to redeem the second product at the first or second terminal.
2. (currently amended) The method of claim 1 in which the ~~product request is~~ one or more products comprise a specific item of a restaurant menu item.
3. (currently amended) The method of claim 1 in which the ~~product request is~~ one or more products comprise a product associated with a specific stock keeping unit (SKU).

4. (currently amended) The method of claim 1 in which the ~~product request is one or~~ more products comprise a family of items of a restaurant menu items.

5. (currently amended) The method of claim 1 in which the ~~product request is one or~~ more products are associated with a family of SKU items.

6. (currently amended) The method of claim 1 in which the ~~product request is one or~~ more products comprise a category of products.

7. (currently amended) The method of claim 6 in which the category of products comprise ~~[[is]]~~ a plurality of families of products.

8. (currently amended) The method of claim 6 in which the category of products comprise ~~[[is]]~~ a plurality of SKU items.

9. (canceled)

10. (currently amended) The method of claim 1 ~~in which the stored product request represents a number of items~~ , further comprising sending to the second point-of-sale terminal a message showing the pre-paid products in the electronic wallet.

11. (currently amended) The method of claim 1 ~~in which the stored product request represents a percentage discount of an item~~ , further comprising selecting one or more of the pre-paid products in the electronic wallet based on rules that specify which pre-paid products are redeemable at the time and the location of the second point-of-sale, and sending to the second point-of-sale terminal a message specifying the selected one or more pre-paid products that are redeemable.

12. (currently amended) The method of claim 1 ~~in which the stored product request represents a~~ further comprising adding a pre-paid dollar discount of an item to the electronic wallet.

13. (currently amended) The method of claim 1 ~~in which the stored product request represents a~~ further comprising adding a pre-paid dollar discount of a plurality of items to the electronic wallet.

14. (currently amended) The method of claim 1 ~~in which the stored product request represents a~~ further comprising adding a pre-paid percentage discount of an item or a plurality of items to the electronic wallet.

15-17. (canceled)

18. (currently amended) The method of claim 1, further comprising receiving messages indicating that the one or more pre-paid products have been added to a check, performing a check-level reconciliation, and automatically removing any products originally added that had not been paid for based on configurable rules.

19. (currently amended) The method of claim 1 in which the ~~request originates from~~ first terminal comprises a point-of-sale (POS) terminal.

20. (currently amended) The method of claim 1 in which the ~~request originates from~~ first terminal comprises a remote network terminal.

21. (currently amended) The method of claim 1 in which the ~~request originates from~~ first terminal comprises a kiosk.

22. (currently amended) The method of claim 1 in which the ~~device is~~ the unique identifier comprises a unique identifier of a loyalty card.

23. (currently amended) The method of claim 1 in which the ~~device is~~ the unique identifier comprises a unique identifier of a Personal Data Assistant (PDA) or mobile communication device.

24. (currently amended) The method of claim 1 in which the ~~device is~~ the unique identifier comprises a unique identifier of a payment card.

25. (currently amended) The method of claim 1 in which the ~~device is~~ the unique identifier comprises a unique identifier of a smart card.

26. (currently amended) A system comprising;
a point-of-sale (POS) terminal ~~having~~ comprising
a POS database having information about products that are available for purchase or redemption at the POS terminal.;
a first user interface to enable a seller to enter information indicating that a customer has pre-paid one or more products and send messages to a central server to store the one or more products in an electronic wallet associated with the customer, and
a second user interface to receive messages from the central server indicating one or more pre-paid products in the electronic wallet that are redeemable by the customer.
a link to a server database ~~having~~ a plurality of rules; and
a link to a device for uniquely identifying a user and for storing a product representation.

27. (new) The system of claim 26 in which the POS terminal comprises rules for selecting one of a plurality of products in the POS database that corresponds to a pre-paid product in the electronic wallet when the pre-paid product represents a product category that corresponds to more than one product in the POS database.

28. (new) The method of claim 27 in which the pre-paid product comprises an entrée that corresponds to a plurality of items in a restaurant menu in the POS database.

29. (new) The system of claim 26 in which the POS database comprises real-time rules for adding rewards to or removing rewards from the electronic wallet based on conditions at the time of transaction.

30. (new) The method of claim 1 in which the one or more products comprise at least one of goods and services.

31. (new) The system of claim 26 in which the one or more products comprise at least one of goods and services.

32. (new) A method comprising:
receiving information indicating that a first product has been pre-paid, the first product representing a family of products;
receiving a first unique identifier;
adding the first product to an electronic wallet associated with the first unique identifier;
receiving a second unique identifier and a request to redeem a second product;
verifying that the second unique identifier matches the first unique identifier;
processing the request to redeem the second product using a set of rules to verify that the second product is within the family of products associated with the first product; and

sending approval of redemption of the selected product.

33. (new) The method of claim 32 in which the first product comprises a food category that comprises a family of specific food products.

34. (new) The method of claim 32 in which the first product comprises a category of restaurant menu items that comprise a plurality of specific restaurant menu items.

35. (new) The method of claim 34 in which the request to redeem the second product originates from a point-of-sale terminal at a restaurant.

36. (new) The method of claim 32 in which the set of rules is specific to at least one of a user who requests to redeem a product, a store where the request to redeem a product originates, a merchant associated a product to be redeemed, and a time when a request to redeem a product is made.

37. (new) A system comprising;
a point-of-sale (POS) terminal comprising
a user interface to enable a customer to redeem products in an electronic wallet associated with the customer,
a POS database having information about a plurality of products that are available for redemption at the POS terminal, and rules about selecting a product from the plurality of products in response to a request to redeem a first product in the electronic wallet that corresponds to a plurality of specific products in the POS database, and
a processor to select a specific product in the POS database for redemption according to the rules.

38. (new) The system of claim 37 in which the first product comprises a food category that corresponds to a family of specific food products.

39. (new) The system of claim 37 in which the first product comprises a category of restaurant menu items that correspond to a plurality of specific restaurant menu items.

40. (new) The system of claim 37 in which the rules are specific to at least one of a user who requests to redeem a product, a store where the request to redeem a product originates, a merchant associated a product to be redeemed, and a time when a request to redeem a product is made.

41. (new) A method comprising:
receiving, from a first restaurant point-of-sale terminal, an identifier associated with a customer and information about the customer's order;
storing in an account associated with the customer information about the customer's order;
receiving, from a second restaurant point-of-sale terminal, the identifier associated with the customer and a request to retrieve the stored order; and
providing the stored order to the second restaurant point-of-sale terminal.

42. (new) A system comprising:
a restaurant point-of-sale (POS) terminal comprising
a POS database having information about menu items and modifiers or condiments associated with the menu items,
a first user interface to enable an operator to store a restaurant order of a customer in an account associated with the customer, the stored restaurant order including specific menu items and modifiers or condiments associated the specific menu items;

a second user interface to enable the operator to retrieve a stored restaurant order from the account associated with the customer, in which the retrieved restaurant order includes specific menu items and modifiers or condiments associated the specific menu items.

43. (new) The system of claim 42 in which the stored restaurant order retrieved by the second user interface was entered into the account through a second restaurant POS terminal, the first and second POS terminals belonging to different restaurants.

44. (new) A method of operating a stored product card, comprising:
receiving a unique identifier associated with a card and information indicating that one or more products have been pre-paid;
receiving a request to add the one or more pre-paid products to an electronic wallet associated with the card;
receiving the unique identifier and a request to redeem a second product;
verifying that the second product matches one of the one or more pre-paid products in the electronic wallet; and
sending approval of redemption of the second product to enable a user to redeem the second product.

45. (new) The method of claim 44 in which the request to add the one or more pre-paid products to the electronic wallet is sent from a point-of-sale terminal.

46. (new) The method of claim 1, further comprising transferring money from a first legal entity that owns the first terminal to a second legal entity that owns the second terminal based on a preset value for each type of pre-paid item when the second unique identifier and the request to redeem the second product are received by the second terminal, wherein the first and second legal entities are two different legal entities of a franchised organization.

47. (new) The method of claim 1, further comprising transferring money from a first legal entity that owns the first terminal to a second legal entity that owns the second terminal based on an actual value or a percentage of the actual value of the redeemed product when the second unique identifier and the request to redeem the second product are received by the second terminal, wherein the first and second legal entities are two different legal entities of a franchised organization.

48. (new) The method of claim 1, further comprising receiving messages indicating that the one or more pre-paid products have been added to a check, and performing a check-level reconciliation to confirm that the check has been paid